GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1671
ANSWERED ON:10.03.2017
NPAs of Cooperative Banks
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Will the Minister of FINANCE be pleased to state:

(a) the number of district level cooperative sector banks in the country having Non-Performing Assets(NPAs), State/UT-wise; and
(b) the steps taken/being taken by the Government to recover NPA's of cooperative banks?

Answer

The Minister of State in the Ministry of Finance

(a): National Bank for Agriculture and Rural Development (NABARD) has reported that there are altogether 370 District Central Cooperative Banks (DCCBs) in the country. Further, 348 DCCBs have reported Non Performing Assets (NPAs) for the year ended 31 March 2016. The state/UT-wise position is given in Annexure.

(b): The Government has taken sector specific measures (Infrastructure, Power, Road, textiles, Steel etc.) where incidence of NPA is high. The Insolvency and Bankruptcy code (IBC) has been enacted and Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) and The Recovery of Debts due to Banks and Financial Institutions (RDDBFI) Act have been amended to improve resolution/recovery of bank loans. Six new Debt Recovery Tribunals (DRTs) have been established, to speed up the recovery of bad loans of the banking sector, in addition to existing thirty three. For recovering NPAs, the Cooperative Banks have been advised by NABARD to initiate various measures e.g conduct of recovery drives, filing suits against defaulters, case by case analysis of bad loan accounts, improving appraisal skills of staff etc.
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ANNEXURE to USQ 1671 for 10.03.2017

The state/UT-wise position of DCCBs with NPA (as on March 2016) is furnished in the following table:

S.No	Name of the State/ UT	No. of DCCBs with NPAs	Gross NPAs to Gross Loans & Advances %
1	Chhattisgarh	6	14.88
2	Madhya Pradesh	37	13.25
3	Uttarakhand	8	7.82
4	Uttar Pradesh	48	11.77
5	Bihar	21	21.77
6	Jharkhand	8	47.62
7	Odisha	15	7.28
8	West Bengal	15	7.44
9	Haryana	18	5.44
10	Himachal Pradesh	2	11.84
11	Jammu and Kashmir	3	15.09
12	Punjab	19	4.45
13	Rajasthan	24	3.53
14	Andhra Pradesh	12	5.16
15	Karnataka	21	4.46
16	Kerala	12	8.21
17	Tamil Nadu	23	8.16
18	Telangana	7	2.79
19	Gujarat	18	5.77
20	Maharashtra	31	15.04

Source: NABARD